

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

In Re:	§	Chapter 13 Proceedings
	§	
DARLA SHAWN MESSINA	§	
	§	
Debtor(s)	§	Case No. 12-53905-rbk

**DEBTOR'S RESPONSE TO**  
**TRUSTEE'S MOTION TO DISMISS CHAPTER 13 CASE**  
**(Docket No. 100)**

1. This is Debtor's (so denominated whether individual or joint) Response as above-entitled.
2. Debtor recently started her own court-reporting business as the company with which she contracted for many years ceased doing business. Debtor had an interruption in income due to the change but is now doing well in her own operation. Debtor will be current on plan payments before the hearing on this matter.
3. Therefore, Debtor requests the Court enter an order denying the Trustee's Motion to Dismiss and granting Debtor such other relief as the Court may deem appropriate.

**LAW OFFICES OF**  
**JOSEPH W. SHULTER, PLLC**  
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By: \_\_\_\_\_ s/  
**JOSEPH W. SHULTER**  
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ATTORNEY FOR DEBTOR

**CERTIFICATE OF SERVICE**

On August 8, 2017 a copy of this response was sent to the parties listed below by electronic notification or via the United States Mail.

(no additional, see matrix)

\_\_\_\_\_  
s/  
JOSEPH W. SHULTER

Aspire/cb&t (p)BANK OF AMERICA Bank Of The West  
Pob 105555 PO BOX 982238 2527 Camino Ramon  
Atlanta, GA 30348-5555 EL PASO TX 79998-2238 San Ramon, CA 94583-4213

Bank of America N.A. Bexar County Bk Of Amer  
Codilis & Stawiarski P.C. c/o Don Stecker Attn: Correspondence Unit/CA6-919-02-41  
ATTN: BANKRUPTCY DEPARTMENT 711 Navarro Suite 300 PO Box 5170  
650 North Sam Houston Parkway San Antonio, TX 78205-1749 Simi Valley, CA 93062-5170  
Suite 450  
Houston, TX 77060-5908

CMI Credit Mediators Capital 1 Bank Chase  
P.O. Box 456 Attn: Bankruptcy Dept. Po Box 15298  
Upper Darby, PA 19082-0456 PO Box 30285 Wilmington, DE 19850-5298  
Salt Lake City, UT 84130-0285

Chase Chase Mht Bk Cmre Financial Services Inc  
Po Box 24696 Attention: Bankruptcy 3075 E Imperial Hwy  
Columbus, OH 43224-0696 PO Box 15298 Suite 200  
Wilmington, DE 19850-5298 Brea, CA 92821-6753

Conn's Credit Corp Darla Shawn Messina Davis Law Firm  
Box 2358 415 Devonshire Dr 909 N.E. Loop 410, Ste. 100  
Beaumont, TX 77704-2358 San Antonio, TX 78209-4211 San Antonio, Texas 78209-1315

Discover Bank Discover Fin Svcs Llc Diversified Credit Sys  
DB Servicing Corporation Po Box 15316 706 Glencrest Lnste A  
PO Box 3025 Wilmington, DE 19850-5316 Longview, TX 75601  
New Albany, OH 43054-3025

FIA CARD SERVICES, N.A. Fed Loan Serv Financial Control Svc  
4161 Piedmont Parkway Po Box 69184 6801 Sanger Ave Ste 195  
NC4 105 03 14 Harrisburg, PA 17106-9184 Waco, TX 76710-7804  
Greensboro, NC 27410

First Credit Services, Inc. GEMB / HH Gregg GEMB/ Dillards  
One Woodbridge Center, Suite 410 Attention: Bankruptcy Attn: Bankruptcy  
Woodbridge, NJ 07095-1151 PO Box 103104 PO Box 103104  
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Gold's Gym International Higher Educ Svc Corp Internal Revenue Service  
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Kothmann Pet Hospital 1051 Austin Hwy San Antonio, TX 78209-4729	Leading Edge Recovery Solutions P.O. Box 129 Linden MI 48451-0129	Leading Edge Recovery Solutions, LLC 5440 N Cumberland Ave Ste 300 Chicago, IL 60656-1486
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Nelson, Watson & Associates, LLC 80 Merrimack Street Lower Level Haverhill, MA 01830-5211	(p)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067	Professional Bureau of Collections, Inc. P.O. Box 628 Elk Grove, CA 95759-0628
Rausch, Strum, Isreal, Enerson & Hornik 15851 N Dallas Pkwy, Ste 245 Addison, TX 75001-6031	Riley & Riley 320 Lexington Ave. San Antonio, TX 78215-1913	Sams Club / GEMB Attention: Bankruptcy Department PO box 103104 Roswell, GA 30076-9104
San Antonio Credit Uni Attn: Bankruptcy PO Box 1356 San Antonio, TX 78295-1356	San Antonio Credit Union c/o William P. Weaver Jr. 512 Heimer Rd. San Antonio, Texas 78232-5108	San Antonio Federal Credit Union c/o West & West Attorneys 2929 Mossrock, Suite 204 San Antonio, TX 78230-5116
Sarma Coll 1801 Broadway St San Antonio, TX 78215-1227	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121-3132	TD Bank USA, N.A. c/o Weinstein & Riley, P.S. 2001 Western Ave., Ste. 400 Seattle, WA 98121-3132
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West Asset 2703 North Highway 75 Sherman, TX 75090-2567	West Asset Management PO Box 790113 St. Louis, MO 63179-0113	Wffnatlbnk Po Box 94498 Las Vegas, NV 89193-4498

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank Of America  
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P.O. Box 519  
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Jefferson Capital Systems LLC  
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Portfolio Recovery Associates, LLC  
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The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Darla Shawn Messina  
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End of Label Matrix  
Mailable recipients 61  
Bypassed recipients 1  
Total 62